

Quarterly Report



Sandra Pierce-Miller, Director

2nd. Quarter 2001, Report No. 28

April—June 2001

California Partnership for Long-Term Care

www.dhs.ca.gov/cpltc

Participating Insurers	<u>Policies Approved:</u>	<u>This Quarter</u>	<u>Cumulative</u>
<ul style="list-style-type: none"> Bankers Life and Casualty Company California Public Employees' Retirement System (PERS) Continental Casualty Company GE Capital Assurance (formerly AMEX) John Hancock New York Life Insurance Company Transamerica Occidental Life Insurance Company 	Number of Policies Approved and In Force	2,032	24,915
	<u>Applications Received:</u>	<u>This Quarter</u>	<u>Cumulative</u>

Table of Contents				
I. Quarterly and Cumulative Summary Statistics	Pg 1-2	Applications received	2,721	35,911
II. Maximum Benefit Amounts Distribution	Pg 2	<u>Applications Processed:</u>	<u>This Quarter</u>	<u>Cumulative</u>
III. Age of Policyholders	Pg 3	Totals:	2,721 (100%)	35,720 (100%)
IV. Trends	Pg 4	Approved	2,284 (84%)	28,602 (80%)
V. Policyholders and Asset Protection Earned	Pg 5	Denied	437 (16%)	7,111 (20%)
VI. Service Utilization	Pg 5			

I. Quarterly and Summary Statistics

<u>Telephone Calls:</u>	<u>This Quarter</u>	<u>Cumulative</u>	<u>Policies Dropped:</u>	<u>This Quarter</u>	<u>Cumulative</u>
Number of Consumers Who Called Toll-Free	358	21,095 (CARE445)	Totals:	252 (100)	3,922 (100)
			Not Taken Up	31 (12%)	1,187 (30%)
			Dropped (After Taken Up)	221 (88%)	2,735 (70%)

I. Quarterly and Summary Statistics (Continued)

<u>Age:</u>	<u>This Quarter</u>	<u>Cumulative</u>
Median	61	66
Target Age	1,504 (74%)	18,596 (75%)
Other Ages	528 (26%)	6,319 (25%)

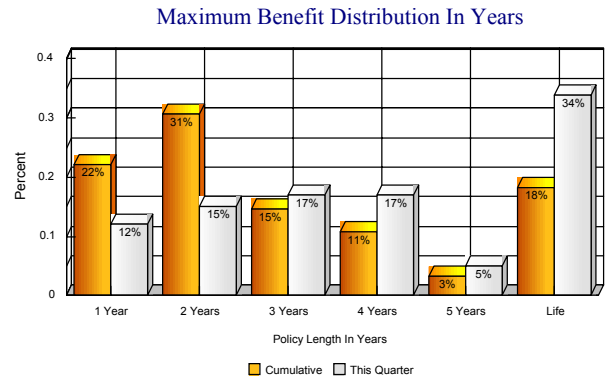
<u>Gender:</u>	<u>This Quarter</u>	<u>Cumulative</u>
Male	792 (39%)	10,064 (40%)
Female	1,240 (61%)	14,851 (60%)

<u>Marital Status:</u>	<u>This Quarter</u>	<u>Cumulative</u>
Married	1,361 (67%)	16,814 (68%)
Not Married	671 (33%)	8,086 (32%)
Unknown	0 (0%)	15 (<1%)

<u>Policy Type:</u>	<u>This Quarter</u>	<u>Cumulative</u>
Comprehensive	1,890 (93%)	22,222 (89%)
Nursing Home	142 (7%)	2,693 (11%)

<u>Purchase Type:</u>	<u>This Quarter</u>	<u>Cumulative</u>
First Time Purchase	1,931 (95%)	23,063 (93%)
Upgrade	20 (1%)	488 (2%)
Replacement	81 (4%)	1,356 (6%)
Reinstatement	0 (0%)	8 (<1%)
Totals for each category above	2,032 (100%)	24,915 (100%)

II. Maximum Benefit Amounts Distribution



Maximum Benefit (In years):

	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life	All
This Qtrr. # Policies	244	305	345	345	102	691	2,032
This Qtrr. %	12%	15%	17%	17%	5%	34%	100%
Cumulative # Policies	5,537	7,670	3,643	2,684	810	4,571	24,915
Cumulative %	22%	31%	15%	11%	3%	18%	100%

Characteristics By Maximum benefit In Years (This Quarter)

<u>Characteristic:</u>	1 Yr	2 Yr	3 Yr	4 Yr	5 Yr	Life	All
Married	42%	67%	73%	76%	75%	68%	67%
Female	63%	60%	58%	63%	57%	62%	61%
Avg. Age	68	65	65	63	59	57	61
Target Ages	68%	75%	84%	84%	73%	66%	74%
New Purchase	96%	94%	89%	95%	95%	97%	95%
Comprehensive Policy	87%	89%	92%	95%	89%	96%	92%

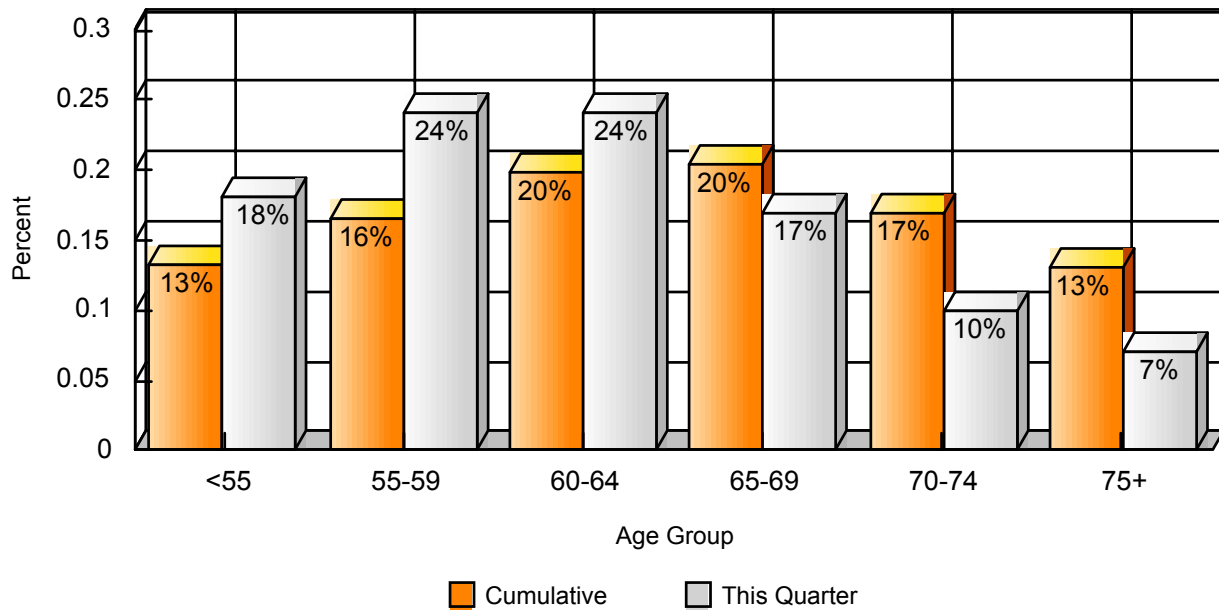
III. Age of Policyholders (at time of purchase)

Age Group:

	<55	55-59	60-64	65-69	70-74	75+	Total
This Qtr. # Policies	366	488	488	345	203	142	2,032
This Qtr. %	18%	24%	24%	18%	10%	7%	100%
Cumulative # Policies	3,294	4,100	4,935	5,096	4,233	3,257	24,915
Cumulative %	13%	16%	20%	20%	18%	14%	100%

NOTE: At times, the plotted percentages may not appear to agree with the table above due to rounding.

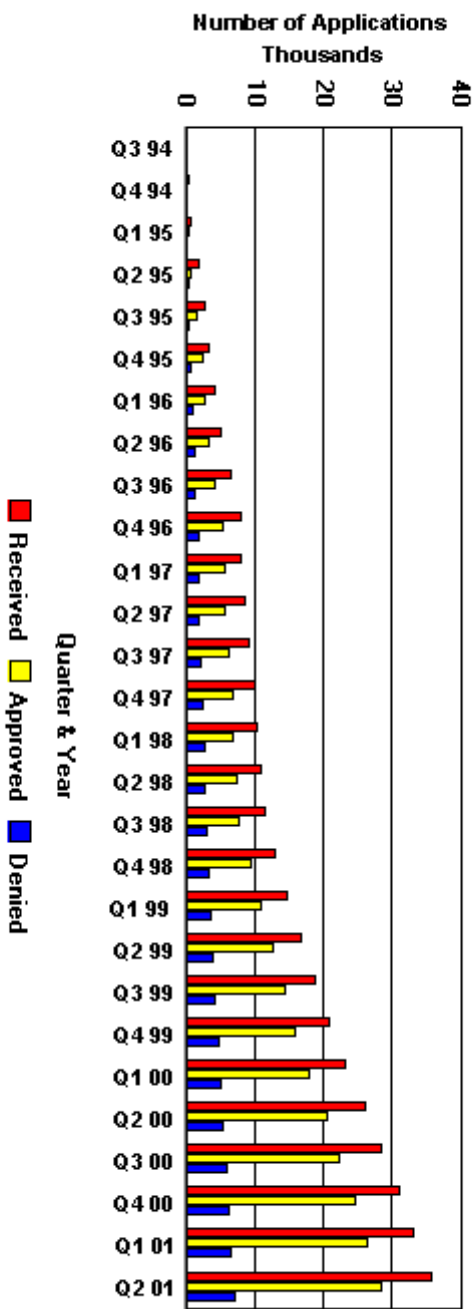
Policyholders Age Distribution By Age Group



IV. Trends

Quarter	1996				1997				1998				1999				2000				2001			
	1994	1995	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2				
Received	524	3381	4,099	5,077	6,442	7,979	8,144	8,504	9,212	10,161	10,360	10,960	11,437	12,877	14,656	16,763	18,836	20,987	23,192	26,033	28,506	31,034	33,190	35,911
Approved	237	2360	2,856	3,369	4,227	5,455	5,595	5,834	6,209	6,821	6,936	7,473	7,735	9,427	10,947	12,710	14,365	16,019	17,937	20,484	22,462	24,549	26,318	28,602
Denied	60	773	954	1,179	1,449	1,812	1,837	1,958	2,284	2,621	2,705	2,768	2,983	3,252	3,511	3,855	4,273	4,770	5,057	5,351	5,846	6,287	6,674	7,111

**Trend In Applications Received, Approved, Denied
Cumulative By Quarter**



V. Policyholders and Asset Protection Earned

	<u>This Quarter</u>	<u>Cumulative</u>
Number of policyholders to date, who have qualified to receive benefit payments	43	386
Total asset protection earned by all policyholders who have received benefits	\$508,454	\$4,799,811
Number of policyholders currently in benefit/payments made	95	N/A
Number of Policyholders that have exhausted benefits	4	13
Total asset protection earned to date that has been accessed (by policyholders that have exhausted benefits)	\$166,086	\$614,937
Number of policyholders that have died while in benefit	9	55
Total asset protection earned to date that will NOT be accessed due to death of policyholders that passed away while in benefit.	\$658,127	\$2,929,269
Number of policyholders who have exhausted their policy benefits and accessed Medicaid as of 3/31/2001.	0	4

VI. Service Utilization

Type of Service (Other Than Case Management)	This Quarter, % of All Services Rendered to Policyholders In- Benefit (95) by Type of Service	Cumulative % of All Services Ren- dered to All Policyholders (386) by Type of Service
Skilled Nursing Facility	7%	8%
Skilled Nursing Services (home visit)	2%	2%
Residential Care Facility & Other Alternative Housing	18%	14%
Home Health Aide	13%	12%
Personal Care	22%	33%

NOTE: Care management services and services amounting to less than 1% usage during the quarter are not reported on. Therefore, the percentages total may not equal 100%.

The California Partnership for Long-Term Care 2nd. Quarter of 2001 Quarterly Report



California Partnership for Long-Term Care
1801 7th. Street, Second Floor
Sacramento, CA 95814

Visit the Partnership's Website at www.dhs.ca.gov/cpltc

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